

Form 149

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Christopher A. Stone
Brittanie N. Stone
fka Brittanie N. Schaum
Debtor(s)

Bankruptcy Case No.: 17-23825-JAD
Issued Per 10/22/2020 Proceeding
Chapter: 13
Docket No.: 89 - 80, 81
Concil. Conf.: at

ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated August 25, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of 66 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on at, in .* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim Nos. 19 and 21 of Southeastern Greene Area School District EIT; and Claim Nos. 20 and 22 of Dunkard Township Del EIT .
- H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.
Unsecured Creditor POT is to be \$3,000.

(2.) *IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:*

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) *IT IS FURTHER ORDERED THAT:*

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: October 26, 2020

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Christopher A. Stone
Brittanie N. Stone
Debtor(s)

Case No. 17-23825-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Oct 26, 2020

User: msch
Form ID: 149

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Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2020:

Recip ID	Recipient Name and Address
db/jdb	Christopher A. Stone, Brittanie N. Stone, Route 21 Mobile Home Park--Lot 19, Carmichaels, PA 15320
cr	+ Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
14698560	+ Aaron's Sales & Lease Ownership, 575 Morgantown Road, Uniontown, PA 15401-5431
14698561	Allstate Insurance Company, P.O. Box 4310, Carol Stream, IL 60197-4310
14713421	Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291
14713422	Cardinal Pediatrics, LLC, 1247 Suncrest Towne Center, Morgantown, WV 26505-1876
14713423	Carmichaels SD, Cumberland c/o Keystone, P.O. Box 529, Irwin, PA 15642-0529
14698563	+ Collection Service Center, Inc., 2917 White Hall Boulevard, P.O. Box 2060, Fairmont, WV 26555-2060
14698564	Cornerstone Care, 7 Glassworks Road, Greensboro, PA 15338-9507
14698566	+ Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121
14698569	+ Debt Collection Partners, 11 Commerce Driver--Suite 208, Westover, WV 26501-3858
14698573	+ EOS CCA, P. O. Box 981025, Boston, MA 02298-1025
14698575	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit Company, LLC, National Bankruptcy Service Center, P.O. Box 62180, Colorado Springs, CO 80962
14698574	+ Fidelity Properties, P.O. Box 2055, Alliance, OH 44601-0055
14713425	+ Fox Ford, Inc., 743 East High Street, Wayneburg, PA 15370-1779
14713433	H. James Seese, O.D., 5605 University Town CenterSuite A, Morgantown, WV 26501-2292
14712341	+ Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14698577	+ Heiskell King Burns & Tallman Surgical, 600 Suncrest Towne Center--Suite 310, Morgantown, WV 26505-0589
14713427	+ JC Amos, JD, LLM, P.O. Box 3040, Fairmont, WV 26555-3040
14713426	+ James Geshay, Jr., D.D.S, Pediatric Dentistry, 634 Pittsburgh Road, Uniontown, PA 15401-2214
14780665	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14713428	Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216-2240
14698579	Lendmark Financial Services of WV, 6526 Mall Road, Morgantown, WV 26501-8525
14698580	MedExpress Billing, P.O. Box 719, Dellsow, WV 26531-0719
14698582	Mon Health Medical Center, P.O. Box 660, Morgantown, WV 26507-0660
14698583	Mon Health Medical Center Clinics, 600 Suncrest Town Centre--Suite 310, Morgantown, WV 26505-1873
14713429	+ Monongalia General Hospital, 1200 JD Anderson Drive, Morgantown, WV 26505-3486
14713430	+ National Bankruptcy Services.com.LLC, 9441 LBJ FreewaySuite 250, Dallas, TX 75243-4640
14698586	+ Quality Asset Recovery, 7 Foster Avenue--Suite 101, Gibbsboro, NJ 08026-1191
14713431	+ Quick Lane at Fox Ford, Inc.,, 901 East High Street, Waynesburg, PA 15370-1723
14698587	+ Radiological Physician Associates, 700 Village Drive, Fairmont, WV 26554-7985
14713432	Ruby Memorial Hospital, P.O. Box 1127, Morgantown, WV 26507-1127
14708828	+ SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
14698589	Santander Consumer USA, Attn: Bankruptcy Dept., P.O. Box 560284, Dallas, TX 75356-0284
14713434	Tender Care Pediatric Dentistry, 6583 Route 819 SouthSuite 1, Mount Pleasant, PA 15666
14713435	+ United Bank, 113 Penn Street, Point Marion, PA 15474-1263
14698591	+ University Health Associates, P.O. Box 776, Morgantown, WV 26507-0776
14698592	+ University Health Associates Dental, 1075 Van Voorhis Road, Morgantown, WV 26505-3586
14776498	+ Windstream, Attn: Financial Services, 1720 Galleria Blvd, Charlotte, NC 28270-2408
14698596	Windstream Communications, 1720 Galleria Boulevard, Louisville, KY 40290-1908

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 27 2020 02:04:32	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bncmail@w-legal.com	Oct 27 2020 01:52:00	Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
14775421	Email/PDF: resurgentbknotifications@resurgent.com	Oct 27 2020 02:01:19	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14698562	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 27 2020 02:02:53	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14713424	Email/Text: svlainich@communitybank.tv	Oct 27 2020 01:52:00	Community Bank, 100 North Market Street, P.O. Box 357, Carmichael, PA 15320
14724610	+ Email/Text: svlainich@communitybank.tv	Oct 27 2020 01:52:00	Community Bank, 90 W. Chestnut St., Suite 100, Washington, PA 15301-4524
14698565	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 27 2020 01:52:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14698568	Email/PDF: creditonebknotifications@resurgent.com	Oct 27 2020 02:01:17	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14698570	Email/Text: G06041@att.com	Oct 27 2020 01:52:00	Direct TV, P.O. Box 78626, Phoenix, AZ 85062-8626
14772060	Email/Text: G06041@att.com	Oct 27 2020 01:52:00	DirecTV, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14698571	Email/Text: Bankruptcy.Consumer@dish.com	Oct 27 2020 01:52:00	Dish Network, P.O. Box 94063, Palatine, IL 60094-4063
14698572	+ Email/Text: bankruptcynotices@dcicollect.com	Oct 27 2020 01:52:00	Diversified Consultant, 10550 Deerwood Park Boulevard, Jacksonville, FL 32256-0596
14698576	Email/Text: bankruptcy.notices@hdfsi.com	Oct 27 2020 01:52:00	Harley-Davidson Credit Corp., P.O. Box 22048, Carson City, NV 89721-2048
14698578	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 27 2020 01:51:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14735416	Email/Text: kramble@lendmarkfinancial.com	Oct 27 2020 01:50:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
14774730	Email/PDF: resurgentbknotifications@resurgent.com	Oct 27 2020 02:02:57	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14698581	Email/Text: rcpsbankruptcynotices@parallon.com	Oct 27 2020 01:52:00	Medicredit, Inc., P.O. Box 1629, Maryland Heights, MO 63043-0629
14725104	Email/PDF: cbp@onemainfinancial.com	Oct 27 2020 02:04:27	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14698584	Email/PDF: cbp@onemainfinancial.com	Oct 27 2020 02:01:11	One Main Financial, 170 Greene Plaza, Waynesburg, PA 15370-8142
14698585	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 27 2020 01:51:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14832264	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 27 2020 02:02:56	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14748034	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 27 2020 02:02:55	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14698588	+ Email/Text: bankruptcy@rentacenter.com		

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15009837	+ Email/Text: bncmail@w-legal.com	Oct 27 2020 01:52:00	Rent-a-Center, 207 Wal Mart Drive, Uniontown, PA 15401-8423
14698590	+ Email/Text: bankruptcydepartment@tsico.com	Oct 27 2020 01:52:00	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14760696	+ Email/Text: bankruptcy@firstenergycorp.com	Oct 27 2020 01:52:00	Transworld Systems, Inc., 500 Virginia Drive--Suite 514, Fort Washington, PA 19034-2733
14698593	+ Email/Text: bankruptcy@firstenergycorp.com	Oct 27 2020 01:52:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
14698595	Email/Text: hbbankruptcynotices@wvumedicine.org	Oct 27 2020 01:50:00	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
			West Virginia University Hospitals, Patient Accounting Office, P.O. Box 1127, Morgantown, WV 26507-1127

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ford Motor Credit Company LLC
cr		Harley-Davidson Credit Corp
cr		NBS Harley-Davidson Credit Corp
14749265	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court:, Ford Motor Credit Company, LLC, P.O. Box 62180, Colorado Springs, CO 80962
14898673	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15009838	*+	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14698567	##+	Credit Management, Inc., 4200 International Parkway, Carrollton, TX 75007-1912
14698594	##	West Virginia Emergency Physicians, 4350 Fowler Street--Suite 15, Fort Myers, FL 33901-2616
14713436	##	Womens Health Care of Morgantown, 1249 Suncrest Towne Centre, Morgantown, WV 26505-1876
jdb	*	Brittanie N. Stone, Route 21 Mobile Home Park--Lot 19, Carmichaels, PA 15320

TOTAL: 3 Undeliverable, 4 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2020 at the address(es) listed below:

Name	Email Address
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Brian Nicholas

on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmllawgroup.com

Brian Nicholas

on behalf of Creditor NBS Harley-Davidson Credit Corp bnicholas@kmllawgroup.com

District/off: 0315-2

User: msch

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Daniel R. White

on behalf of Joint Debtor Brittanie N. Stone zmwchapter13@gmail.com
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com

Daniel R. White

on behalf of Debtor Christopher A. Stone zmwchapter13@gmail.com
gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com

Garry Alan Masterson

on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com

James P. Valecko

on behalf of Creditor Ford Motor Credit Company LLC jvalecko@weltman.com PitEcf@weltman.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeecf@chapter13trusteewdpa.com

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9